

**Information to identify the case:**

Debtor 1	<u>David I Ghaliah</u>	Social Security number or ITIN	xxx-xx-9852
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Aida Ghaliah</u>	Social Security number or ITIN	xxx-xx-5203
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-26384-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David I Ghaliah  
aka Aida Ghalia

Aida Ghaliah

1/10/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David I Ghaliah  
 Aida Ghaliah  
 Debtors

Case No. 17-26384-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db/jdb  
 516999444 +David I Ghaliah, Aida Ghaliah, 16 Vernon Avenue, Clifton, NJ 07011-1819  
 516999445 +Arriva Card, 3525 E Post Rd, Las Vegas, NV 89120-6214  
 516999446 +Associated Retinal Consultants, 1700 Galloping Hill Road, Kenilworth, NJ 07033-1303  
 516999452 +Bank of America, c/o Buckley Madole, 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 516999453 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516999454 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516999454 +Client Services, 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 516999463 +Kazimierz Szczech, MD, 1033 Clifton Avenue, Clifton, NJ 07013-3517  
 516999465 +Lyons Doughty & Velduis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239  
 516999467 +New Jersey Imaging Network, 1339 Broad Street, Clifton, NJ 07013-4219  
 517029014 +Oleg Fomitchev, 350 Blvd., Passaic, NJ 07055-2840  
 516999468 +Premier Endoscopy Center, 164 Brighton Road, Clifton, NJ 07012-1499  
 516999469 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516999470 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 516999474 +St. Mary's Hospital, 350 Boulevard, Passaic, NJ 07055-2840  
 516999483 +Verizon, Po Box 650584, Dallas, TX 75265-0584  
 516999484 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2018 23:25:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2018 23:25:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 516999443 +EDI: AMEREXPR.COM Jan 10 2018 23:03:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516999447 +EDI: TSYS2.COM Jan 10 2018 23:03:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 516999449 +EDI: CAPITALONE.COM Jan 10 2018 23:03:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516999448 +EDI: CAPITALONE.COM Jan 10 2018 23:03:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 516999450 +EDI: CHASE.COM Jan 10 2018 23:03:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516999451 +EDI: CHASE.COM Jan 10 2018 23:03:00 Chase Card Services, PO Box 15153,  
 Wilmington, DE 19886-5153  
 516999455 +EDI: WFNNB.COM Jan 10 2018 23:03:00 Comenity Bank/Mandees, Po Box 182125,  
 Columbus, OH 43218-2125  
 516999456 +EDI: WFNNB.COM Jan 10 2018 23:03:00 Comenity Capital Bank/HSN, Po Box 182125,  
 Columbus, OH 43218-2125  
 516999457 +EDI: WFNNB.COM Jan 10 2018 23:03:00 Comenitycapital/virgam, Comenity Bank,  
 Po Box 182125, Columbus, OH 43218-2125  
 516999458 +EDI: RCSFNBMARIN.COM Jan 10 2018 23:03:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 516999459 +EDI: DISCOVER.COM Jan 10 2018 23:03:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 516999460 +EDI: RMSC.COM Jan 10 2018 23:03:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061  
 516999462 +EDI: RMSC.COM Jan 10 2018 23:03:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090  
 516999461 +EDI: RMSC.COM Jan 10 2018 23:03:00 JC Penney, P.O. Box 981131, El Paso, TX 79998-1131  
 516999464 +EDI: CBSKOHLS.COM Jan 10 2018 23:03:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 516999466 +EDI: MID8.COM Jan 10 2018 23:03:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 516999472 +EDI: SEARS.COM Jan 10 2018 23:03:00 Sears, PO Box 183081, Columbus, OH 43218-3081  
 516999471 +EDI: SEARS.COM Jan 10 2018 23:03:00 Sears, PO box 183082, Columbus, OH 43218-3082  
 516999473 +EDI: SEARS.COM Jan 10 2018 23:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 516999475 +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchb/Ashley Homestore, Po Box 965064,  
 Orlando, FL 32896-5064  
 516999476 +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchb/Toys R Us, Po Box 965064,  
 Orlando, FL 32896-5064  
 517000206 +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516999477 +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516999478 +EDI: RMSC.COM Jan 10 2018 23:03:00 Synchrony Bank/PC Richard, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516999480 +EDI: USAA.COM Jan 10 2018 23:03:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
 9800 Fredericksburg Rd, San Antonio, TX 78288-0002

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Jan 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516999479	+EDI: USAA.COM Jan 10 2018 23:03:00	Usaa Federal Savings Bank,	10750 Mcdermott Freeway,
		San Antonio, TX 78288-1600	
516999482	EDI: USAA.COM Jan 10 2018 23:03:00	Usaa Svg Bk,	Po Box 47504, San Antonio, TX 78265
516999481	+EDI: USAA.COM Jan 10 2018 23:03:00	Usaa Svg Bk,	Attn: Bankruptcy,
		10750 Mcdermott Freeway,	San Antonio, TX 78288-1600

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Alphonse DeSimone on behalf of Joint Debtor Aida Ghaliyah AlphonseD@comcast.net,  
r46452@notify.bestcase.com  
Alphonse DeSimone on behalf of Debtor David I Ghaliyah AlphonseD@comcast.net,  
r46452@notify.bestcase.com  
Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for the  
Banc of America Funding Corporation 2006-8T2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6